IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF PUERTO RICO

IN RE

CASE NUMBER 07-05085-EAG

MARIA E SANTIAGO SANTIAGO

CHAPTER 13

Debtor(s)

TRUSTEE'S CERTIFICATION OF DISCHARGE

TO THE HONORABLE COURT:

COMES NOW, Alejandro Oliveras Rivera, Standing Chapter 13
Trustee, very respectfully, CERTIFIES that:

1. Debtor(s) has/have completed all payments under the confirmed/approved plan.

11 U.S.C. 1328(a) and LBR 3015-2(j)

2. According to the record of the case, debtor(s) has/have NO domestic support obligation.

11 U.S.C. 1328(f) Prior Discharge

- 3. Debtor(s) has/have NOT received a discharge under Chapter 7, 11 or 12 during the 4-year period preceding the date of the filing of this petition.
- 4. Debtor(s) has/have NOT received a discharge under Chapter 13 during the 2-year period preceding the date of the filing of this petition.

11 U.S.C. 1328(g) Instructional Course Requirement

5. Debtor(s) has/have **NOT** filed the certification of completion of an instructional course concerning personal financial management pursuant to 11 U.S.C. 111 and Fed.R.Bank.P. 1007(b)(7).

11 U.S.C. 1328(h)

6. Section 1328(h) is not applicable in the present case.

Case:07-05085-EAG13 Doc#:43 Filed:11/26/12 Entered:11/26/12 13:41:16 Desc: Main Document Page 2 of 4

07-05085-EAG Page 2

WHEREFORE, it is respectfully requested from this Honorable

Court to take notice of the above mentioned and enter the order it

deems appropriate.

CERTIFICATE OF SERVICE: I hereby certify that on this same date I electronically filed the above document with the Clerk of the Court using the CM/ECF System which sends a notification of such filing to all parties in this case registered for receipt of notice by electronic mail. I further certify that the foregoing document has been served to the U.S. Trustee at ustregion21.hr.ecf@usdoj.gov and by depositing true and correct copies thereof in the United States Mail, postage prepaid, to debtor(s) and all non CM/ECF participants.

In San Juan, Puerto Rico, this November 26, 2012.

ALEJANDRO OLIVERAS RIVERA CHAPTER 13 TRUSTEE

P.O. Box 9024062 San Juan, PR 00902-4062 Tel. 977-3500 Fax 977-3521 aorecf@ch13sju.com

By: <u>/s/ Alejandro Oliveras rivera</u>
Alejandro Oliveras rivera

Case:07-05085-EAG13 Doc#:43 Filed:11/26/12 Entered:11/26/12 13:41:16 Desc: Main Document Page 3 of 4

07-05085-EAG

CERTIFICATE OF MAILING

The undersigned hereby certifies that a true copy of the foregoing document was mailed by first class mail or electronically sent to the parties listed below:

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MONEY EXPRESS C/O LYDIA PACHECO PO BOX 9146 SAN JUAN, PR 00908-0146 PR ACQUISITIONS LLC C/O OPERATING PARTNERS CO INC 250 MUÑOZ RIVERA AVE 12TH FLOOR AIG BUILDING SAN JUAN, PR 00918

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R & G MORTGAGE CORPORATION PO BOX 362394 SAN JUAN, PR 00936-2394 Case:07-05085-EAG13 Doc#:43 Filed:11/26/12 Entered:11/26/12 13:41:16 Desc: Main Document Page 4 of 4

07-05085-EAG 2 Page

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S/ WALTER LUGO DATED:

November 26, 2012 OFFICE OF THE CHAPTER 13 TRUSTEE